

Fill in this information to identify the case:

Debtor 1 MAGGIE ELIZABETH EVANSDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: SOUTHERNDistrict of MISSISSIPPICase number 24-51069

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CADENCE BANKCourt claim no. (if known): 3

Last 4 digits of any number you use to
identify the debtor's account: 4928

Date of payment change:

Must be at least 21 days after date 09/01/25
of this notice

New total payment: \$612.00
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If statement is not attached, explain why: _____

Current escrow payment: \$308.06New escrow payment: \$305.06**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: .00000%New interest rate: .00000%Current principal and interest payment: \$0.00New principal and interest payment: \$0.00**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$0.00New mortgage payment: \$0.00

Debtor 1

MAGGIE ELIZABETH EVANS

First Name Middle Name Last Name

Case number (if known)

24-51069**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Jenny Willis

Signature

Date 7 / 8 / 2025

Print:

JENNY WILLIS

First Name Middle Name Last Name

Title

SENIOR BANKRUPTCY SPECIALIST

Company

CADENCE BANK

Address

P.O. BOX 789

Number Street

TUPELO, MS 38802

City State Zip Code

Contact phone 662-678-7548

Email JENNY.WILLIS@CADENCEBANK.COM

CERTIFICATE OF SERVICE

I hereby certify that this day a true and correct copy of the foregoing Notice of Mortgage Payment Change was served via ECF system to the following:

Hon. Thomas Carl Rollins, Jr., trollins@therollinsfirm.com

Hon. David Rawlings, ecfnotices@rawlings13.net

I further certify that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed first class mail, postage prepaid to the following:

Maggie E. Evans, aka Meggie E. Rahaim
Jonathan D. Chancellor
35 Pine Hills Dr.
Ovett, MS 39464

This the 8th day of July 2025.

/s/Jenny Willis

Cadence Bank

by: Jenny Willis

Cadence Bank - Secondary
 2778 w jackson street
 Tupelo MS 38801

888-797-7711

JONATHAN D CHANCELLOR
 MEGGIE E RAHAIM
 35 PINE HILLS DR
 OVETT MS 39464-3803
 YOUR LOAN NUMBER: 4928
 DATE: 07/01/25

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING AUG 01, 2024 AND ENDING JUL 31, 2025. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF AUG 01, 2024 IS ---

PRINCIPAL & INTEREST	306.94
ESCROW DEPOSIT	308.69
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	0.00
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	-0.63
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	615.00

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL DESCRIPTION	PRIOR PRJ	ACTUAL
AUG 24	308.69	*			1234.77	-711.42
SEP 24	308.69	308.06				
SEP 24		-308.06				
SEP 24		308.06*			1543.46	-403.36
OCT 24	308.69	308.06				
OCT 24		308.06*			1852.15	212.76
NOV 24	308.69	*			2160.84	212.76
DEC 24	308.69	*	903.29	569.68* COUNTY	1566.24	-356.92
JAN 25	308.69	308.06				
JAN 25		308.06*			1874.93	259.20
FEB 25	308.69	308.06*			2183.62	567.26
MAR 25	308.69	-308.06				
MAR 25		-308.06				

MAR 25		-308.06				
MAR 25		-308.06*			2492.31	567.26
APR 25	308.69	68.68*			2801.00	635.94
MAY 25	308.69	308.06	3100.00	HOMEOW		
MAY 25		27.39*		*	3109.69	-2128.61 A
JUN 25	308.69	308.06	2801.00			
JUN 25		30.40*		*	617.38 T	-1790.15
JUL 25	308.69	**			926.07	-1790.15
TOTALS		1358.71		3669.68		

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 617.38. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -2128.61.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

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JONATHAN D CHANCELLOR
 MEGGIE E RAHAIM
 35 PINE HILLS DR
 OVETT

MS 39464-3803

YOUR LOAN NUMBER: 4928

DATE: 07/01/25

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
 THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
 REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
 ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 09/01/25 THROUGH 08/31/26.

----- ANTICIPATED PAYMENTS FROM ESCROW - 09/01/25 THROUGH 08/31/26 -----

HOMEOWNER/FIRE	3100.00
COUNTY TAXES	569.68

TOTAL PAYMENTS FROM ESCROW	3669.68
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MONTHLY PAYMENT TO ESCROW	305.80 (1/12TH OF ABOVE TOTAL)
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----- ANTICIPATED ESCROW ACTIVITY - 09/01/25 THROUGH 08/31/26-----

-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	1261.18	1223.28
SEP 25	305.80			1566.98	1529.08
OCT 25	305.80			1872.78	1834.88
NOV 25	305.80			2178.58	2140.68
DEC 25	305.80	569.68	COUNTY TAXES	1914.70	1876.80
JAN 26	305.80			2220.50	2182.60
FEB 26	305.80			2526.30	2488.40
MAR 26	305.80			2832.10	2794.20
APR 26	305.80			3137.90	3100.00
MAY 26	305.80			3443.70	3405.80
JUN 26	305.80	3100.00	HOMEOWNER/FI ALP	649.50	611.60
JUL 26	305.80			955.30	917.40
AUG 26	305.80			1261.10	1223.20

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE
 (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT

WILL BE COLLECTED FOR A PERIOD OF 00 MONTHS FROM SEPTEMBER 01, 2025.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 37.90. DEPENDING ON THE AMOUNT AND APPLICABLE FEDERAL AND STATE REQUIREMENTS, THE SURPLUS FUNDS WILL EITHER BE SENT TO YOU IN THE FORM OF A CHECK OR APPLIED TO FUTURE PAYMENTS.

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----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----
PRINCIPAL & INTEREST                                306.94
ESCROW (1/12TH OF ANNUAL ANTICIPATED                 305.80
  DISBURSEMENTS AS COMPUTED ABOVE)
PLUS: OPTIONAL INSURANCE PREMIUMS                     0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG              0.00
PLUS: SHORTAGE PAYMENT                                0.00
MINUS: SURPLUS CREDIT                                 0.00
ROUNDING ADJUSTMENT                                   -0.74
MINUS: BUYDOWN/ASSISTANCE PAYMENTS                   0.00

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BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 09/01/25 612.00
 NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 611.60. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 611.60.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

04/25	308.06	05/25	308.06	06/25	924.18	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00